Case 14-24569-CMG Doc 166 Filed 07/18/19 Entered 07/19/19 00:40:45 Desc Imaged Certificate of Notice Page 1 of 13

STATISTICAL INFORMATION ONLY: Debtor must select the number of each of the following items included in the Plan.

0	Valuation of Security 0	Assumpti	on of Executory Contract or Unexpi	red Lease	0	Lien Avoidance
					La	ast revised: September 1, 2018
			STATES BANKRUPTCY DISTRICT OF NEW JERSE			
In Re:			Ca	se No.:	1	4-24569-CMG
Patricia	a Pugliese		Jud	dge:		Gravelle
	Debtor(s)				
		С	hapter 13 Plan and Motic	ons		
	☐ Original	\boxtimes	Modified/Notice Required		Date:	07/16/2019
]	☐ Motions Included		Modified/No Notice Required			
			BTOR HAS FILED FOR RELIEI TER 13 OF THE BANKRUPTCY			
		Y	OUR RIGHTS MAY BE AFFECT	ΓED		
plan. You be grante confirm the avoid confirmation modify a least section.	ur claim may be reduced, med without further notice or house plan, if there are no time or modify a lien, the lien avoion order alone will avoid or lien based on value of the control of the control or the control of the control or the control of	odified, or el earing, unles y filed object idance or mo modify the li ollateral or to	ection within the time frame stated in iminated. This Plan may be confirmed as written objection is filed before the cions, without further notice. See Bandification may take place solely with en. The debtor need not file a separate reduce the interest rate. An affect at the confirmation hearing to prose	ed and become deadline stand the stand the chapte arate motion oed lien credito	ne binding ted in the 3015. If or 13 cont r adversa	g, and included motions may e Notice. The Court may this plan includes motions firmation process. The plan ary proceeding to avoid or
includes		ns. If an iten	portance. Debtors must check on i is checked as "Does Not" or if b			
THIS PLA	AN:					
☐ DOES		NON-STAN	DARD PROVISIONS. NON-STAND	OARD PROVIS	SIONS M	UST ALSO BE SET FORTH
	SULT IN A PARTIAL PAYM		OF A SECURED CLAIM BASED SO PAYMENT AT ALL TO THE SECU			
	S 🛮 DOES NOT AVOID A TIONS SET FORTH IN PAF		EN OR NONPOSSESSORY, NON	PURCHASE-I	MONEY	SECURITY INTEREST.
Initial Debt	tor(s)' Attorney:LMP	Initia	I Debtor: PP Initia	al Co-Debtor: _		

Case 14-24569-CMG Doc 166 Filed 07/18/19 Entered 07/19/19 00:40:45 Desc Imaged Certificate of Notice Page 2 of 13

a. —		otor shall pay \$ 08/01/2019				to the Chapter 13 Trustee, starting on months.
b.	The del	otor shall make pla	an payments to	the Truste	ee from the f	ollowing sources:
	\boxtimes	Future earnings				
		Other sources of	funding (desc	ribe source	e, amount ar	nd date when funds are available):
C.	. Use of	real property to sa	atisfy plan obli	gations:		
C.		,		gations:		
C.	☐ Sa	real property to sate of real property scription:		gations:		
C.	☐ Sa	le of real property				
C.	☐ Sa Des Pro	le of real property scription:	mpletion:			
C.	☐ Sa Des	le of real property scription: posed date for confinance of real proscription:	mpletion:			
C.	☐ Sa Des	le of real property scription: posed date for confinance of real pro	mpletion:			
C.	☐ Sa Des	le of real property scription: posed date for confinance of real proscription:	mpletion: operty: mpletion:			property:
C.	☐ Sa Des Pro ☐ Re Des Pro ☐ Lo Des	le of real property scription: posed date for confinance of real proscription: posed date for confinence date for confinence of real proscription:	mpletion: operty: mpletion: th respect to n	nortgage ei	ncumbering	property:

Case 14-24569-CMG Doc 166 Filed 07/18/19 Entered 07/19/19 00:40:45 Desc Imaged Certificate of Notice Page 3 of 13

Part 2: Adequate Protection ⊠ N	ONE						
a. Adequate protection payments will be made in the amount of \$ to be paid to the Chapter 13 Trustee and disbursed pre-confirmation to (creditor). b. Adequate protection payments will be made in the amount of \$ to be paid directly by the debtor(s) outside the Plan, pre-confirmation to: (creditor).							
Part 3: Priority Claims (Including	Administrative Expenses)						
a. All allowed priority claims will b	e paid in full unless the creditor agrees	otherwise:					
Creditor	Type of Priority	Amount to be Paid					
CHAPTER 13 STANDINGTRUSTEE ATTORNEY FEE BALANCE State of New Jersey	ADMINISTRATIVE ADMINISTRATIVE State income tax	AS ALLOWED BY ST BALANCE DUE: \$2,9 \$2,870.33					
 b. Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount: Check one: ☒ None ☐ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and will be paid less than the full amount of the claim pursuant to 11 U.S.C.1322(a)(4): 							
Creditor	Type of Priority	Claim Amount Amo	ount to be Paid				

Creditor	Type of Priority	Claim Amount	Amount to be Paid
	Domestic Support Obligations assigned or owed to a governmental unit and paid less than full amount.		

Part 4: Secured Claims

a. Curing Default and Maintaining Payments on Principal Residence: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor shall pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)

b. Curing and Maintaining Payments on Non-Principal Residence & other loans or rent arrears: NONE

The Debtor will pay to the Trustee (as part of the Plan) allowed claims for arrearages on monthly obligations and the debtor will pay directly to the creditor (outside the Plan) monthly obligations due after the bankruptcy filing as follows:

Creditor	Collateral or Type of Debt	Arrearage	Interest Rate on Arrearage	Amount to be Paid to Creditor (In Plan)	Regular Monthly Payment (Outside Plan)
US Bank	505 Willow Blvd	\$41,316.75		\$41,316.75	\$1,047.99
Ocwen Loan	308 Louisiana Trl	\$2,137.32		\$2,137.32	\$867.45

c. Secured claims excluded from 11 U.S.C. 506: NONE

The following claims were either incurred within 910 days before the petition date and are secured by a purchase money security interest in a motor vehicle acquired for the personal use of the debtor(s), or incurred within one year of the petition date and secured by a purchase money security interest in any other thing of value:

Name of Creditor	Collateral	Interest Rate	Amount of Claim	Total to be Paid through the Plan Including Interest Calculation

Case 14-24569-CMG Doc 166 Filed 07/18/19 Entered 07/19/19 00:40:45 Desc Imaged Certificate of Notice Page 5 of 13

d. Requests for valuation of security, Cram-down, Strip Off & Interest Rate Adjustments NONE

1.) The debtor values collateral as indicated below. If the claim may be modified under Section 1322(b)(2), the secured creditor shall be paid the amount listed as the "Value of the Creditor Interest in Collateral," plus interest as stated. The portion of any allowed claim that exceeds that value shall be treated as an unsecured claim. If a secured claim is identified as having "NO VALUE" it shall be treated as an unsecured claim.

NOTE: A modification under this Section ALSO REQUIRES the appropriate motion to be filed under Section 7 of the Plan.

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor Interest in Collateral	Annual Interest Rate	Total Amount to be Paid

2.) Where the Debtor retains collateral and completes the Plan, payment of the full amount of the allowed secured claim shall discharge the corresponding lien.

e. Surrender M NONE

Upon confirmation, the stay is terminated as to surrendered collateral only under 11 U.S.C. 362(a) and that the stay under 11 U.S.C 1301 be terminated in all respects. The Debtor surrenders the following collateral:

Creditor	Collateral to be Surrendered	Value of Surrendered Collateral	Remaining Unsecured Debt

f. Secured Claims Unaffected by the Plan ☐ NONE							
The following secured claims are unaffected by the Plan:							
US Bank (24 Amaryllis Lane), Wells Fargo Bank							
g. Secured Claims to be Paid in	Full Through the Plan: 🔲 NO	DNE					
Creditor	Collateral		Total Amou Paid Throu	unt to be gh the Plan			
State of New Jersey US Bank	71 Clematis Street 71 Clematis Street		\$2,895.21 \$54,010.60				
US Bank	71 Clematis Street		\$6,337.01				
Part 5: Unsecured Claims □	NONE						
a. Not separately classifi	ed allowed non-priority unsecure	ed claims shall be pai	d:				
□ Not less than \$	to be distributed p	ro rata					
Not less than 100 100 100 100 100 100 100 1	percent						
☐ <i>Pro Rata</i> distribution	from any remaining funds						
b. Separately classified ι	unsecured claims shall be treate	ed as follows:					
Creditor Basis for Separate Classification Treatment Amount							

Case 14-24569-CMG Doc 166 Filed 07/18/19 Entered 07/19/19 00:40:45 Desc Imaged Certificate of Notice Page 6 of 13

Part 6: Executory Contracts and Unexpired Leases ☒ NONE

(NOTE: See time limitations set forth in 11 U.S.C. 365(d)(4) that may prevent assumption of non-residential real property leases in this Plan.)

All executory contracts and unexpired leases, not previously rejected by operation of law, are rejected, except the following, which are assumed:

Creditor	Arrears to be Cured in Plan	Nature of Contract or Lease	Treatment by Debtor	Post-Petition Payment

Part 7: Motions ⊠ NONE

NOTE: All plans containing motions must be served on all potentially affected creditors, together with local form, *Notice of Chapter 13 Plan Transmittal*, within the time and in the manner set forth in D.N.J. LBR 3015-1. A *Certification of Service*, *Notice of Chapter 13 Plan Transmittal and valuation* must be filed with the Clerk of Court when the plan and transmittal notice are served.

a. Motion to Avoid Liens Under 11. U.S.C. Section 522(f).

NONE

The Debtor moves to avoid the following liens that impair exemptions:

Creditor	Nature of Collateral	Type of Lien	Amount of Lien	Value of Collateral	Amount of Claimed Exemption	Sum of All Other Liens Against the Property	Amount of Lien to be Avoided

Case 14-24569-CMG Doc 166 Filed 07/18/19 Entered 07/19/19 00:40:45 Desc Imaged Certificate of Notice Page 8 of 13

b. Motion to Avoid Liens and Reclassify Claim from Secured to Completely Unsecured.

The Debtor moves to reclassify the following claims as unsecured and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Superior Liens	Value of Creditor's Interest in Collateral	Total Amount of Lien to be Reclassified

c. Motion to Partially Void Liens and Reclassify Underlying Claims as Partially Secured and Partially Unsecured. \boxtimes NONE

The Debtor moves to reclassify the following claims as partially secured and partially unsecured, and to void liens on collateral consistent with Part 4 above:

Creditor	Collateral	Scheduled Debt	Total Collateral Value	Amount to be Deemed Secured	Amount to be Reclassified as Unsecured

Part 8: Other Plan Provisions

a. Vesting of Property of the Estate

☑ Upon confirmation

☐ Upon discharge

b. Payment Notices

Creditors and Lessors provided for in Parts 4, 6 or 7 may continue to mail customary notices or coupons to the Debtor notwithstanding the automatic stay.

Case 14-24569-CMG Doc 166 Filed 07/18/19 Entered 07/19/19 00:40:45 Desc Imaged Certificate of Notice Page 9 of 13

c. Order of distribution						
The Standing Trustee shall pay allowed claims in the	following order:					
1) Ch. 13 Standing Trustee commissions						
2) Lee M. Perlman, Esquire						
3) Secured Creditors						
4) Priority Creditors/Unsecured Creditors						
d. Post-Petition Claims						
	pay post-petition claims filed pursuant to 11 U.S.C. Section					
1305(a) in the amount filed by the post-petition claimant.	ay post-pention dains filed pursuant to 11 0.0.0. decitor					
Tood(a) in the amount med by the poot potition daimant.						
Part 9: Modification ☐ NONE						
If this Plan modifies a Plan previously filed in this cas	e, complete the information below.					
Date of Plan being modified:						
Explain below why the plan is being modified:	Explain below how the plan is being modified:					
Loan modification was granted on the property located at 24 Amaryllis Lane (US Bank).	Removing mortgage arrears on the property located at 24 Amaryllis Lane (US Bank). Adding State of New Jersey (Unsecured Creditor) in the amount of \$1316.87 to be paid back.					
Are Schedules I and J being filed simultaneously with	this Modified Plan? ⊠ Yes □ No					
Part 10: Non-Standard Provision(s): Signatures Requ	ired					
Non Standard Draviniana Describina Consulta Cinnata						
Non-Standard Provisions Requiring Separate Signatu	ires:					
⋈ NONE						
☐ Explain here:						

Any non-standard provisions placed elsewhere in this plan are ineffective.

Case 14-24569-CMG Doc 166 Filed 07/18/19 Entered 07/19/19 00:40:45 Desc Imaged Certificate of Notice Page 10 of 13

Signatures

The Debtor(s) and the attorney for the Debtor(s), if any, must sign this Plan.

By signing and filing this document, the debtor(s), if not represented by an attorney, or the attorney for the debtor(s) certify that the wording and order of the provisions in this Chapter 13 Plan are identical to Local Form, *Chapter 13 Plan and Motions*, other than any non-standard provisions included in Part 10.

I certify under penalty of perjury that the above is true.

Date: 07/16/2019	/s/ Patricia Pugliese Debtor
Date:	Joint Debtor
Date: 07/16/2019	/s/ Lee M. Perlman Attorney for Debtor(s)

Case 14-24569-CMG Doc 166 Filed 07/18/19 Entered 07/19/19 00:40:45 Desc Imaged Certificate of Notice Page 11 of 13

United States Bankruptcy Court District of New Jersey

In re:
Patricia Pugliese
Debtor

Case No. 14-24569-CMG Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 3 Date Rcvd: Jul 16, 2019 Form ID: pdf901 Total Noticed: 33

```
Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on
Jul 18, 2019.
                      +Patricia Pugliese, 24 Amaryllis Lane, Lumberton, NJ 08048-4866
+HSBC BANK USA, N.A., Stern & Eisenberg, PC, 1040 North Kings H
db
                                                      Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407,
cr
                        Cherry Hill, NJ 08034-1925
                      +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BEA,
                                                                                                     Phelan Hallinan & Schmieg, PC,
cr
                      400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
+U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCES, Phelan Hallinan & Schmieg, PC,
cr
                        400 Fellowship Road, \; Suite 100, \; Mt. Laurel, NJ 08054\text{-}3437
                      +WELLS FARGO BANK, N.A.,
                                                            Phelan Hallinan & Schmieg, PC, 400 Fellowship Road,
cr
                        Mt. Laurel, NJ 08054-3437
                      +WELLS FARGO BANK, N.A. D/B/A AMERICAS SERVICING CO,
                                                                                                     Phelan Hallinan & Schmieg, PC,
cr
                      400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
+WELLS FARGO BANK, N.A. SERVICER FOR U.S. BANK NATI, Phelan H
                         400 Fellowship Road,
                                                                                                    Phelan Hallinan & Schmieg, PC.
cr
                         400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437
                      +WELLS FARGO BANK, N.A. as servicer for U.S. BANK N, Phelan Hallinan & Schmieg, PC,
cr
                         400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437 mericas Servicing Co, Po Box 10328, Des Moines, IA 50306-0328
514920965
                      +Americas Servicing Co,
515294438
                      +Americas Servicing Company, ATTN: Bankruptcy Dept., MAC# D3347-014, 3476 Stateview Blvd.,
                        Fort Mill, SC 29715-7203
514953971
                      +Chase, PO Box 15298, Wilmington, DE 19850-5298
515288039
                       HSBC Bank National Assiciation, c/o Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department,
                     P.O. BOX 24605, West Palm Beach, FL 33416-4605
+Integrity Tax Of New Jersey, Inc., 1000 Walnut St, Ste 110, Lansdale, PA 19446-1140
+John R. Hickey III, 1000 Walnut St, Ste 110, Lansdale, PA 19446-1140
+Ocwen Loan Servicing L, ATTN: BANKRUPTCY, P.O. Box 24738, West Palm Beach, FL 33416-4738
DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,
514953975
514953976
514953977
                     ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT,
TRENTON NJ 08646-0245
514953978
                      (address filed with court: State Of New Jersey, Dept Of Treasury, Division Of Taxation, PO Box 283, Trenton, NJ 08695-0283)
518004708
                      +Specialized Loan Servicing LLC,
                                                                        8742 Lucent Blvd, Suite 300,
                        Highlands Ranch, Colorado 80129-2386
                      +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129, Specialized Loan Servicing
518004709
                                                                          Specialized Loan Servicing LLC
                      Highlands Ranch, Colorado 60125, Specialized Bodh Berysting 225, 8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386 +U.S. BANK N.A., AS TRUSTEE, et.al., AMERICAS SERVICING COMPANY, ATTENTION: BANKRUPTCY DEPARTMENT, MAC # D3347-014, 3476 STATEVIN
515458625
                                                                                                      3476 STATEVIEW BOULEVARD,
                         FORT MILL, SC 29715-7203
515265821
                      +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE et.al A, Attention: Bankruptcy Department,
                       MAC# #D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
U.S. Bank National Association, as Trustee et.al., Wells Fargo Bank, N.A.,
517546691
                     U.S. Bank National Association, as Trustee et.al., Wells Fargo Bank, N.A.,
Default Document Processing, N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
+US Bank National Association, Attn: Phelan Hallinan & Diamond, PC,
400 Fellowship Rd, Ste 100, Mt Laurel, NJ 08054-3437
+US Bank National Association, as Trustee, successo, c/o Zucker Goldberg & Ackerman,
200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
+WELLS FARGO BANK, N.A., AMERICAS SERVICING COMPANY, Attention: Bankruptcy Department,
                                                                                                                             Eagan MN 55121-7700
514920966
515293573
515325727
                        MAC# \#D3347-014, 3476 Stateview Boulevard, Fort Mill, SC 29715-7203
                       Wells Fargo Bank, N.A., PO Box 10438,
Wells Fargo Bank, N.A., PO Box 14487,
514980528
                                                                                  Des Moines, IA 50306-0438
517587177
                      +Wells Fargo Bank, N.A.,
                                                                                  Des Moines, IA 50306-3487
                        Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700
517090445
                       Wells Fargo Bank, N.A.,
                      +Wf Crd Svc,
                                          ATTENTION: BANKRUPTCY,
                                                                              Po Box 10438, Des Moines, IA 50306-0438
Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. smg E-mail/Text: usanj.njbankr@usdoj.gov Jul 17 2019 00:25:59 U.S. Attorney, 970 Broad St.,
                      Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
+E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Jul 17 2019 00:25:56
                                                                                                                        United States Trustee,
                         Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
                        Newark, NJ 07102-5235
514987947
                       E-mail/Text: mrdiscen@discover.com Jul 17 2019 00:24:57
                                                                                                              Discover Bank.
                      DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025 +E-mail/Text: mrdiscen@discover.com Jul 17 2019 00:24:57 Discover F
514953973
                                                                                                              Discover Fin Svcs Llc,
                        Po Box 15316, Wilmington, DE 19850-5316
                       E-mail/PDF: gecsedi@recoverycorp.com Jul 17 2019 00:37:49
514940682
                                                                                                                Synchrony Bank,
                        c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
                        Miami, FL 33131-1605
                                                                                                                                     TOTAL: 5
```

Case 14-24569-CMG Doc 166 Filed 07/18/19 Entered 07/19/19 00:40:45 Desc Imaged Certificate of Notice Page 12 of 13

```
District/off: 0312-3
                                                                                                          Date Rcvd: Jul 16, 2019
                                    User: admin
                                                                       Page 2 of 3
                                    Form ID: pdf901
                                                                      Total Noticed: 33
                  +U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCES,
cr*
                                                                                     Phelan Hallinan & Schmieg, PC,
                                                               Mt. Laurel, NJ 08054-3437
                     400 Fellowship Road,
                                                Suite 100,
                  +WELLS FARGO BANK, N.A. SERVICER FOR U.S. BANK NATI, Phelan Hallinan & Schmieg, PC,
cr'
                     400 Fellowship Road, Suite 100,
                                                              Mt. Laurel, NJ 08054-3437
                  +WELLS FARGO BANK, N.A. as servicer for U.S. BANK N,
cr*
                                                                                     Phelan Hallinan & Schmieg, PC,
                     400 Fellowship Road, Suite 100, Mt. Laurel, NJ 08054-3437 TATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT,
515812692*
                 ++STATE OF NEW JERSEY,
                    TRENTON NJ 08646-0245
                  (address filed with court: State of New Jersey, Department Division of Taxation, PO BOX 245, Trenton NJ 08695-0245)
                                                                               Department of Treasury,
                                                             8742 Lucent Blvd, Suite 300,
                  +Specialized Loan Servicing LLC,
518077562*
                    Highlands Ranch, Colorado 80129-2386
                  +Specialized Loan Servicing LLC, 8742 Lucent Blvd, Suite 300,
518077563*
                     Highlands Ranch, Colorado 80129,
                                                               Specialized Loan Servicing LLC
                     8742 Lucent Blvd, Suite 300, Highlands Ranch, Colorado 80129-2386
Comprehensive Advisors, LLC, 1000 Walnut St, Ste 110, Lansdale, PA 19446-1140
                ##+Comprehensive Advisors, LLC, 1000 Walnut St, Ste 110, Lansdale, PA 19446-1 ##+Integrity Partners, Inc., 1000 Walnut St, Ste 110, Lansdale, PA 19446-1140
514953972
514953974
                                                                                                                TOTALS: 0, * 6, ## 2
```

Addresses marked $^{\prime +\prime}$ were corrected by inserting the ZIP or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 18, 2019 Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 16, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo (NA) on behalf of Trustee Albert Russo docs@russotrustee.com

Amy L Knapp on behalf of Debtor Patricia Pugliese ecf@newjerseybankruptcy.com,

notices@uprightlaw.com;r63406@notify.bestcase.com

Andrew L. Spivack on behalf of Creditor US Bank National Association, as Trustee, successor

in interest to Bank One, National Association, as Trustee for CreditSuisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. D/B/A AMERICAS SERVICING

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. D/B/A AMERICAS SERVICING COMPANY AS SERVICING AGENT FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDI nj.bkecf@fedphe.com

Andrew L. Spivack on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP. CSFB MORTGAGE-BACKED et.al. nj.bkecf@fedphe.com

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. as servicer for U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4 ASSET-BACKED CERTIFICATES, SERIES 2004-AC4 nj.bkecf@fedphe.com

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. SERVICER FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES C nj.bkecf@fedphe.com

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. SERVICER FOR U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4 ASSET-BACKED CERTIFICATES, SERIES 2004-AC4 nj.bkecf@fedphe.com

Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. nj.bkecf@fedphe.com
Andrew L. Spivack on behalf of Creditor WELLS FARGO BANK, N.A. as servicer for U.S. BANK
NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS
TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES nj.bkecf@fedphe.com

Christopher G. Cassie on behalf of Debtor Patricia Pugliese ecf@newjerseybankruptcy.com, kbrand@spearwilderman.com

Case 14-24569-CMG Doc 166 Filed 07/18/19 Entered 07/19/19 00:40:45 Desc Imaged Certificate of Notice Page 13 of 13

District/off: 0312-3 User: admin Page 3 of 3 Date Royd: Jul 16, 2019 Form ID: pdf901 Total Noticed: 33

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Craig Scott Keiser on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP. CSFB MORTGAGE-BACKED PASS-THROU craig.keiser@law.njoag.gov Craig Scott Keiser on behalf of Creditor U.S. Bank National Association, As Trustee, Successor In Interest To Bank One, National Association, As Trustee For Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Throu craig.keiser@law.njoag.gov Denise E. Carlon on behalf of Creditor U.S. Bank National Association, as Trustee, successor in interest to Bank One, National Association, as Trustee for Credit Suisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Throu bankruptcynotice@zuckergoldberg.com, bkgroup@kmllawgroup.com

on behalf of Creditor US Bank National Association, as Trustee, successor in John D. Krohn interest to Bank One, National Association, as Trustee for CreditSuisse First Boston Mortgage Securities Corp. CSFB Mortgage-Backed Pass-Through nj.bkecf@fedphe.com

Justin Plean on behalf of Creditor HSBC BANK USA, N.A. jplean@rasflaw.com, bkyecf@rasflaw.com;ras@ecf.courtdrive.com

Kevin Gordon McDonald on behalf of Creditor US Bank National Association, as Trustee, et al

kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com
Kevin M. Buttery on behalf of Creditor HSBC BANK USA, N.A. bkyefile@rasflaw.com
Michael Frederick Dingerdissen on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS
TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON et.al. nj.bkecf@fedphe.com

Michael Frederick Dingerdissen on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP. CSFB MORTGAGE-BACKED et.al. nj.bkecf@fedphe.com Michael Frederick Dingerdissen on behalf of Creditor WELLS FARGO BANK, N.A. ni.bkecf@fedphe.com

Miriam Rosenblatt on behalf of Creditor HSBC BANK USA, N.A. miriam.rosenblatt@mhllp.com, mrosenblatt@rasflaw.com

Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON MORTGAGE SECURITIES CORP. CSFB MORTGAGE-BACKED et.al. nj.bkecf@fedphe.com

Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE, SUCCESSOR IN INTEREST TO BANK ONE, NATIONAL ASSOCIATION, AS TRUSTEE FOR CREDIT SUISSE FIRST BOSTON et.al. nj.bkecf@fedphe.com

Nicholas V. Rogers on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4 ASSET-BACKED CERTIFICATES, SERIES 2004-AC4 nj.bkecf@fedphe.com

Sherri Jennifer Smith on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION, AS TRUSTEE FOR BEAR STEARNS ASSET BACKED SECURITIES I TRUST 2004-AC4 ASSET-BACKED CERTIFICATES, SERIES 2004-AC4 nj.bkecf@fedphe.com, nj.bkecf@fedphe.com

Sindi Mncina on behalf of Creditor HSBC BANK USA, N.A. smncina@rascrane.com Steven K. Eisenberg on behalf of Creditor HSBC BANK USA, N.A. bkecf@sterneisenberg.com, jmcnally@sterneisenberg.com;skelly@sterneisenberg.com;bkecf@sterneisenberg.com